

2005-2006



Affording Higher Education

**Financial Aid Programs for
Alabama Students**



**The
Student Loan People**

You can go to college. We'll get you there for less.

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Affording Higher Education

A book of financial aid programs for
Alabama students pursuing a higher education

Third Edition

Acknowledgment

By making the public aware of the availability of financial aid to help students pay the costs of attending a college, the Alabama Student Loan Program—KHEAA and The Student Loan PeopleSM hope many more students will be encouraged to pursue a higher education. Officials of state agencies; federal agencies; public universities; private colleges and universities; public two-year colleges; trade schools; companies and organizations contributed information for the 2005–2006 edition of *Affording Higher Education*. We gratefully acknowledge their time, effort and cooperation in helping us compile this catalog of student financial aid programs.

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KHEAA and The Student Loan People are EEOC employers. Printed 9/05.

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Federal Government

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Private Colleges
and Universities

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Using This Book



With college tuition increasing each year — sometimes by 10 or 15 percent — it's getting more important for students to find financial aid sources to help them pay for their education. Although Alabama colleges are good deals compared to colleges in many other states, the cost of a four-year degree can range from \$40,000 to nearly \$120,000. That's a lot of money.

To help you and other Alabama students and parents pay for college, we update *Affording Higher Education* every year so you have the most up-to-date information available to help you find money to pay for college. "We" are the Alabama Student Loan Program–KHEAA. This year's edition of *Affording Higher Education* has information about more than 3,500 different sources of financial aid for Alabama students.

A bit about financial aid

There are lots of different types of financial aid, but these are probably the most common:

Grant — An award that, generally speaking, you don't have to repay. Grants are usually based on financial need.

Loan — Money you or your parents borrow to cover the cost of education. It has to be repaid with interest.

Scholarship — An award you don't have to repay. Many scholarships are based on skill, talent or achievement. Others are based on where you're from, where you or even your parents or grandparents went to school or where your parents work.

Waiver — An arrangement that lets you attend a school without having to pay tuition or other costs if you meet certain eligibility requirements.

Conversion scholarship/loan — A scholarship that requires you to provide certain services, such as teaching or nursing, for a certain length of time. If you don't provide the service, the scholarship becomes a loan that you have to pay back with interest.

Military benefit — Financial assistance for you if you have served in U.S. armed forces or if one of your parents served in the U.S. military.

Work-study — Part-time employment that lets you earn money for college by working on or off campus.

Savings — Money your parents or others have set aside or invested for your college costs.

In your search for student aid, start with the largest providers. For Alabama students, the major aid programs are administered by the Alabama Commission on Higher Education (ACHE) and the United States Government. ACHE programs, along with those of other state agencies, are covered in the first section of *Affording Higher Education*, followed by federal government listings. Financial aid programs administered by Alabama colleges are described in the next four sections. Public universities; private college, universities and seminaries; two-year public colleges; and degree-granting trade schools are arranged in alphabetical order. Finally, you'll find aid programs administered by companies doing business in Alabama and state organizations such as associations, churches, and clubs.

Student aid sources are divided by type, such as scholarship, grant or loan. Some universities have so many sources that we've divided them by program: College of Arts and Sciences, Department of Physics, School of Fine Arts, etc. Listings include the name, eligibility criteria, award amount, number of awards, application deadline and contact information whenever possible. Programs with limited funds may make their awards on a first-come, first-served basis, so it's important to file your application early.

You can use the index at the back of *Affording Higher Education* to find programs based on specific criteria, such as GPA, major and more. The index can also help in your search for programs for adults, current college students and minorities.

Affording Higher Education couldn't provide students with the best information available if it weren't for the help of hundreds of people. We thank them for everything they do that helps make this book possible.

We want to make *Affording Higher Education* bigger, better

and more useful every year. If you have comments or suggestions, please contact our publications staff. We're especially interested in local programs not yet included in the book.

Alabama Student Loan Program–KHEAA
100 North Union Street, Suite 308
Montgomery, AL 36104-3762
Toll-free telephone: (800) 721-9720
Website: www.alstudentaid.com



Other Publications

In addition to *Affording Higher Education*, the Alabama Student Loan Program–KHEAA publishes several other publications about college planning and student aid. They include:

Getting In, which guides high school seniors through the admissions and financial aid processes. In addition to general information relevant to seniors everywhere, it has Kentucky-specific information about sources of financial aid and Kentucky colleges. We send copies to every public and private high school in the state for counselors to give to their seniors. If you didn't get one, please ask your counselor for a copy. If you're being home schooled, you should be able to find a copy at your local public library. *Getting In* is also available on www.kheaa.com. We usually have extra copies available, at least early in the year, so you can contact the Alabama Student Loan Program, and we'll send you one.

Planning Your Future brochures for freshmen, sophomores and juniors. These brochures provide valuable information to students to help them prepare for college, starting from their first year of high school. Although not as comprehensive as *Getting In*, these are valuable resources to help underclassmen achieve their college goals.

KHEAA administers the following programs to help students pay for higher education:

- Federal Stafford Loan
- Federal PLUS Loan (for parents)

The Student Loan People offer the following programs to help students and parents pay for higher education:

- Federal Stafford Loan
- Federal PLUS Loan (for parents)
- The Student Loan People Advantage Loan

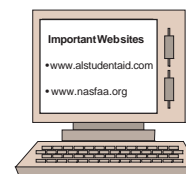
Some Tips for Finding Money for College

For free information or to send comments or suggestions about ASLP publications, contact the publications staff. You can do lots of things to increase your chances of getting grants and scholarships to pay for college. But the money won't just fall in your lap; you'll have to do some work.

- **Complete your tax forms early.** The same information you and your parents use on federal income tax forms is used on the Free Application for Federal Student Aid (FAFSA). The sooner you have that information, the sooner you can file the FAFSA. You and your parents need to keep copies of the federal tax forms you file. Some schools will ask for copies to check against the information you submit on the FAFSA.
- **Submit the FAFSA as soon as you can after January 1 if you plan to go to college in the fall.** The FAFSA is used not only to determine what federal student aid programs you're eligible for but also what you're eligible for from many state programs. Some colleges also use the FAFSA to decide what school-based (called "institutional aid") programs you qualify for. Your best bet is to submit the FAFSA online at www.fafsa.ed.gov. You'll get your results a week or two faster than you will if you file by mail. Because your answers are edited automatically, you'll be less likely to make a mistake and schools will be able to tell you sooner if you qualify for student aid. You need a Personal Identification Number (PIN) so you can file the FAFSA online. You can apply for a PIN at www.pin.ed.gov. You can file a paper FAFSA if you prefer. Paper FAFSAs are available from college financial aid offices and high school counselors.
- **Visit www.alstudentaid.com.** This website features information about financial aid programs and services, KHEAA publications, and the interactive College Aid Calculator (developed for KHEAA by Think Ahead Inc.). The calculator can help you estimate how much financial aid you might receive and how much you might be expected to pay toward college costs.
- **Talk with a financial aid officer at the school you're interested in attending.** This official can inform you about aid programs that are available through the school. The mailing addresses, telephone numbers and website addresses are provided for each school listed in this book.

➤ **Search for free information about scholarships and other student aid sources.** You should:

- Read *Funding Your Education*, a U.S. Department of Education handbook containing valuable information about student financial assistance. Copies should be available at public libraries and counselor offices. Additional details may be obtained by calling the Federal Student Aid Information Center at (800) 4FED-AID or visiting www.ed.gov.
- Watch newspapers for scholarships offered by local community service organizations, businesses, clubs, unions, churches, fraternal groups, etc., and contact them for more information.
- Write to organizations connected with your field of interest (such as the American Medical Association or the American Bar Association) which may have financial aid available. These organizations are listed in directories of associations available in public libraries.
- Check with community organizations and civic groups such as the American Legion, Chamber of Commerce, 4-H Club, Girl or Boy Scouts, Jaycees, Kiwanis, and YMCA. Foundations, religious organizations, fraternities or sororities, and town or city clubs are some other possible sources of aid.
- Visit the National Association of Student Financial Aid Administrators home page at www.nasfaa.org. This site includes the full text of the publications *Academics: You Can Do It*, *Financial Aid: You Can Afford It* and *Cash for College*; has links to many related sites; and can lead you to information about scholarships, scams, and personal finances.
- Check with your high school or public library about publications and reference materials that detail sources of student financial aid.



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- **Learn about low-interest loans.** You should first try to find student aid that you don't have to repay — grants, scholarships, tuition waivers, etc. But most financial aid packages prepared by schools will include student loans. The Student Loan People offer and KHEAA guarantees student loans in Alabama through the Federal Family Education Loan Program (FFELP). FFELP includes Federal PLUS Loans and Federal Stafford Loans. Detailed descriptions of these loan programs are on pages 7–8. Federal Direct Loans with the same eligibility as FFELP may be available at some schools. Check with the financial aid office of the school you plan to attend.
 - **Apply, apply, apply.** By applying for several types of student aid, you increase your chances of receiving enough to pay your school costs.
 - **Read and follow directions.** Filling out an application properly and neatly is important. You may be disqualified for failing to complete all questions, answering them incorrectly or missing the deadlines.
 - **Consult your guidance counselor.** This person is an excellent resource and can tell you about financial aid in general and where to look for help.
 - **Beware of scams.** Before paying a fee for financial aid information, talk with your high school counselor; a financial aid officer at the school you plan to attend; the Better Business Bureau in your area and the area where the firm is located; and the Alabama Attorney General's Office, Consumer Protection Division, 11 South Union Street, Montgomery, AL 36130-0152, toll free (800) 392-5658 or (334) 242-7334, website www.ago.state.ala.us/. Information about most sources of aid can be obtained free with a little effort on your part. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain. To find out how to spot, stop, and report a scam, contact the National Fraud Information Center at (800) 876-7060.



Each school included in Affording Higher Education must be participating in a Title IV program or be a public college or university. KHEAA has not independently verified information concerning the programs offered by schools, accreditation and licensure, or eligibility of the schools to participate in federal Title IV programs of student financial aid. KHEAA, therefore, makes no representation, express or implied, about the accuracy of that information but relies on information submitted by each school. Some Alabama schools that provide financial aid may not meet KHEAA's guidelines for inclusion in Affording Higher Education or may not have responded to our request for information about their school. Students attending one of these schools should check with the school's financial aid office for information about its financial aid programs.

In addition to the companies and organizations listed in Affording Higher Education, many others provide student financial aid. We welcome information about these programs for inclusion in the next edition.